Case 04-03866 Doc 1 Filed 02/02/04 Entered 02/02/04 16:34:28 Desc Petition (Official Form 1) (12/03) Page 1 of 4

FORM B1 United States Bankruptcy Court Northern District of Illinois								Voluntary Petition		
Name of Do Wedesky	ebtor (if indiv /, Gregory J	idual, ente	r Last, First,	Middle):		Name of We c	Joint I lesky,	Debtor (Spouse) (Las Theresa M .	st, First, M	iddle):
All Other N (include ma	lames used by rried, maiden	the Debto , and trade	r in the last names):	6 years				s used by the Joint l, maiden, and trade		ne last 6 years
				Cha	apter	131/1/	Diar	ו		
Last four dig (if more than or	ne, state all):	c. No. / Co	_	or other Tax I.D	. No.	Last four (if more tha	digits one, sta	of Soc. Sec. No. / Co		or other Tax I.D. No.
	dowridge Dr		eet, City, Sta	te & Zip Code):		970	dress or Meado ora, IL	f Joint Debtor (No. & wridge Drive		y, State & Zip Code):
	tesidence or o		Page					ence or of the of Business: Du F	Page	
Mailing Add	iress of Debto	or (if differ	ent from stre	eet address):]	Mailing 2	Address	of Joint Debtor (if	different fro	om street address):
	Principal Ass from street add					<u>.</u>	<u> </u>	·		
■ Debtor precedi	ing the date of	niciled or he fithis petiticy case con	on or for a le cerning debto	onger part of si or's affiliate, ge	uch 180 da	ys than i	n any o artnersh	ther District. ip pending in this D	istrict.	180 days immediately
Individ Corpora Partner	ual(s) ation	btor (Chec	☐ Coi	lroad ckbroker mmodity Broke	r	□ Cha	pter 7 pter 9	or Section of Bank the Petition is File Cha	d (Check of opter 11 opter 12	ne box) ■ Chapter 13
U Otner_	Natur	e of Debts	(Check one	aring Bank box)		∐ Sec.	304 - 0	Case ancillary to for Filing Fee (Cl		
Consumer/Non-Business Business								Fee attached		ble to individuals only.)
Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)					·	Mus certi	t attach fying the	signed application to at the debtor is unable. b). See Official Form	for the courtle to pay feel no. 3.	t's consideration except in installments.
Statistical/A Debtor Debtor	dministrative estimates that estimates that	Informat funds will after any	ion (Estimate be available exempt prop	es only) e for distribution perty is exclude unsecured crea	d and adm			North Filed: 02	ern Distr 1 0 2/200 18:42	•
Estimated No	umber of Cred	ditors	1-15	16-49 50-99	100-199	200-999	1000-	Case: 04-0 Chapter: 1)3866 .3 Rec.	Fee : 194 # : 3059680
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 \$50 million	1 to \$5	0,000,001 00 millior	Judge: Joh 341 mtg: 0 ConfHrg: 0	in Squi 13/17/2 13/26/2	res 1004 @ 11:00A 1004 @ 11:30A TEARNS
Estimated De \$0 to \$50,000		\$100,001 to \$500,000	\$500,001 to \$* million	\$1,000,001 ta \$10 million	\$10,000,001 \$50 million		0,000,001 00 millior	1:04BK0386	5-BK001	

(Official Formase 204) 03866 Doc 1 Filed 02/02/04	Entered 02/02/04 16:34:2	8 Desc Petition			
	eNanQToffDebtor(s):	FORM B1, Page 2			
(This page must be completed and filed in every case)	Wedesky, Gregory J.				
	Wedesky, Theresa M.				
Prior Bankruptcy Case Filed Within Last 6		ional sheet)			
Location Where Filed AIDII ather area filed 0.000, 00, 04400	Case Number:	Date Filed:			
Where Filed: NDIL other case filed 9.6.02; 02-34192	03-34663	8/21/03			
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Ī.				
Name of Debtor: - None -	Case Number:	Date Filed:			
	Dalatian dain	T-d			
District:	Relationship:	Judge:			
Sign	atures	<u> </u>			
-		hibit A			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this	(To be completed if debtor is required to file periodic reports (e.g., forms				
petition is true and correct.	10K and 10Q) with the Securities and Exchange Commission pursuant to				
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed	Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)				
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	Exhibit A is attached and made a part of this petition.				
the relief available under each such chapter, and choose to proceed under		hibit B			
chapter 7. I request relief in accordance with the chapter of title 11, United States	(To be completed it	f debtor is an individual			
Code, specified in this petition.	whose debts are pri I, the attorney for the petitioner nam	marily consumer debts)			
x Megan Lugadentin	that I have informed the petitioner th				
Signature of Debtor Gregory J. Wedesky	chapter 7, 11, 12, or 13 of title 11, U	Inited States Code, and have			
W^{*}	explained the Elefavailable under	_			
x Theresa m Weslesky	X Signature of Attorney for Debto	r(s) Date			
Signature of Joint Debtor Theresa M. Wedesky	Robert V. Schaller SCR3-				
Telephone Number (If not represented by attorney)	Ex	hibit C			
reteptione Number (1) not represented by attorney)	Does the debtor own or have posses				
	a threat of imminent and identifiable safety?	nam to public health of			
Date	☐ Yes, and Exhibit C is attached	I and made a part of this petition.			
Signature of Attorney	■ No				
$X = (/) \mathcal{I} \mathcal{I} \mathcal{I}$	Signature of Non-At	torney Petition Preparer			
Signature of Attorney for Debtor(s) Robert V. Schaller SCR3-6190406	I certify that I am a bankruptcy petit	ion preparer as defined in 11 U.S.C.			
Printed Name of Attorney for Debtor(s)	§ 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.				
Robert Schaller Law Office	provided the debion with a copy of t	ans document.			
Firm Name	Printed Name of Bankruptcy Pe	etition Preparer			
907 N. Elm, Suite 100					
Hinsdale, IL. 60521	Social Security Number (Requi	red by 11 U.S.C.§ 110(c).)			
Address					
630-655-1233					
Telephone Number	Address				
JEB V - NO.	Non-control of the control of the co	Lance Call and an in Entire Lands and a			
Date	names and Social Security num prepared or assisted in preparin	bers of all other individuals who			
Signature of Debtor (Corporation/Partnership)	1	5			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this					
petition on behalf of the debtor.					
The debtor requests relief in accordance with the chapter of title 11,	If more than one person prepare	ed this document, attach additional priate official form for each person.			
United States Code, specified in this petition.		•			
X Signature of Authorized Individual	X Signature of Pankruntay Potitio	n Preparer			
Signature of Authorized Individual	Signature of Bankrupicy Petitio	п гтерагег			
	Date				
Printed Name of Authorized Individual					
Title of Authorized Individual	A bankruptcy petition preparer's				
Title of Authorized Individual	provisions of title 11 and the Fe Procedure may result in fines of				
Data	U.S.C. § 110; 18 U.S.C. § 156.				
Date	1				

In re		Case No.	
	Debtor		

NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. Bankruptcy law is complicated and not easily described. Therefore, you may wish to seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice. This notice is posted in the clerk's office pursuant to 11 U.S.C. § 342(b) and Local Rule 120.

Chapter 7: Liquidation (\$170 filing fee plus \$30 administrative fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain other debts including criminal restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$830 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$230 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

IF YOU HAVE ANY QUESTIONS REGARDING THE INFORMATION CONTAINED IN THIS NOTICE, YOU SHOULD CONSULT WITH YOUR ATTORNEY.

Clerk of the Court

ACKNOWLEDGMENT

Date Signature Rules To Letter World Debtor

Robert V. Schaller Robert Schaller Law Office 907 N. Elm, Suite 100 Hinsdale, IL 60521 Chrysler Financial Corp. c/o Marilyn J. Washburn, Esq. 7700 Bonhamme Avenue, 7th Floor Clayton, MO 63105

Gregory J. Wedesky Theresa M. Wedesky 970 Meadowridge Drive Aurora, IL 60504 Direct Merchants Bank Cardmember Services PO BOX 21550 Tulsa, OK 74121

Gregory J. Wedesky 970 Meadowridge Drive Aurora, IL 60504 Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604

AT&T Wireless Services PO BOX 8220 Aurora, IL 60572 Orchard Bank Bank Card Services PO BOX 17051 Baltimore, MD 21297

Capital One PO Box 60000 Seattle, WA 98190 Providian Visa Card PO BOX 9553 Manchester, NH 03108

Capital One FSB PO BOX 34631 Seattle, WA 98124 Providian VISA Card PO BOX 9539 Manchester, NH 03108

Chapter 13 Trustee Glenn Stearns 4343 Commerce Court Lisle, IL 60532

Chase Manhattan Mortgage Corp. c/o Fisher and Fisher 120 N. LaSalle Street, #2520 Chicago, IL 60602

Chrysler Financial Corp.
Payment Processing Center
PO Box 3208
Milwaukee, WI 53201-3208